

In re:  
Michael T. Miles  
Karen D. Miles  
Debtors

Case No. 19-11163-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jul 28, 2022

User: admin  
Form ID: 138OBJ

Page 1 of 4  
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Michael T. Miles, Karen D. Miles, 214 Ardmore Avenue, Ardmore, PA 19003-1201
14278870	BB&T, 227 West Nash Street, Wilson, NC 27893
14278876	++ CREDIT CORP SOLUTIONS INC, 121 W ELECTION RD, SANDY UT 84020-7766 address filed with court., Credit Corp Solutions Inc., 180 Election Road, Suite 200, Draper, UT 84020
14278874	Citibank CBNA/Sunoco, P.O. Box 6497, Sioux Falls, SD 57117-6497
14278864	+ David B. Spitofsky, Esquire, Law Office of David B. Spitofsky, 516 Swede Street, Norristown, PA 19401-4807
14284854	+ Embrace Home Loans, Inc., c/o Christopher M. McMonagle, Esq., Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14365683	+ Embrace Home Loans, Inc., c/o Rebecca A Solarz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14278893	+ Trident Asset Management, 53 Perimeter Center East, Suite 440, Atlanta, GA 30346-2230
14303706	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000 Raleigh, NC 27605
14278896	+ Weltman, Weinberg & Reis Co., L.P.A., 436 Seventh Avenue, Suite 2500, Pittsburgh, PA 15219-1842

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 28 2022 23:52:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 28 2022 23:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14278868	+ Email/Text: kristin.villneave@allianceoneinc.com	Jul 28 2022 23:52:00	Alliance One Rec. Mgt. Inc., 4850 Street Road, Level C, Trevose, PA 19053-6600
14278869	+ Email/PDF: bncnotices@becket-lee.com	Jul 29 2022 00:03:50	American Express, P.O. Box 981537, El Paso, TX 79998-1537
14295471	Email/PDF: bncnotices@becket-lee.com	Jul 28 2022 23:53:03	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14294661	+ Email/Text: bankruptcy@bbandt.com	Jul 28 2022 23:52:00	BB&T Bankruptcy Section, 100-50-01-51, PO BOX 1847, Wilson, NC 27894-1847
14278876	Email/Text: customercareus@creditcorpsolutionsinc.com	Jul 28 2022 23:52:00	Credit Corp Solutions Inc., 180 Election Road, Suite 200, Draper, UT 84020
14289036	+ Email/PDF: ebn_ais@aisinfo.com	Jul 28 2022 23:52:55	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14278871	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 28 2022 23:53:03	Capital One Bank USA, N.A., P.O. Box 30281, Salt Lake City, UT 84130-0281

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14296119	Email/PDF: bncnotices@becket-lee.com	Jul 29 2022 00:04:09	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14302124	+ Email/Text: RASEBN@raslg.com	Jul 28 2022 23:52:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14278873	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 29 2022 00:04:03	Citibank CBNA/ExxonMobil, P.O. Box 6497, Sioux Falls, SD 57117-6497
14318949	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 29 2022 00:04:03	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14278875	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 28 2022 23:52:00	Comenity Bank/Brylane Home, P.O. Box 182789, Columbus, OH 43218-2789
14278877	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 28 2022 23:53:04	Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
14492044	+ Email/Text: bkenotice@rushmorelm.com	Jul 28 2022 23:52:00	Embrace Home Loans, Inc., c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
14278878	Email/PDF: ais.fpc.ebn@aisinfo.com	Jul 29 2022 00:03:48	First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145
14278867	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jul 28 2022 23:52:00	Frederic J. Baker, Esquire, Office of U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
14278879	+ Email/Text: Banko@frontlineas.com	Jul 28 2022 23:52:00	Frontline Asset Strategies, 2700 Snelling Avenue North, Suite 250, Roseville, MN 55113-1783
14278872	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 28 2022 23:53:03	Chase Bank USA, NA, P.O. Box 15298, Wilmington, DE 19850
14286289	Email/PDF: resurgentbknotifications@resurgent.com	Jul 29 2022 00:03:53	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14278880	Email/PDF: resurgentbknotifications@resurgent.com	Jul 29 2022 00:04:03	LVNV Funding, LLC, P.O. Box 10587, Greenville, SC 29603-0587
14278884	Email/Text: compliance@monarchrm.com	Jul 28 2022 23:52:00	Monarch Recovery Management, 10965 Decatur Road, Philadelphia, PA 19154
14278882	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 28 2022 23:52:00	Midland Funding LLC, 1 International Plaza, 5th Floor, Philadelphia, PA 19113-1510
14278881	Email/Text: bankruptcydpt@mcmcg.com	Jul 28 2022 23:52:00	Midland Funding LLC, c/o Midland Credit Management, P.O. Box 51319, Los Angeles, CA 90051-5619
14300446	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 28 2022 23:52:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14278883	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 28 2022 23:52:00	Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14278885	+ Email/Text: NCI_bankonotify@ncirm.com	Jul 28 2022 23:52:00	Nationwide Credit, Inc., P.O. Box 14581, Des Moines, IA 50306-3581
14279990	+ Email/PDF: rmscedi@recoverycorp.com	Jul 29 2022 00:03:48	Orion, c/o PRA Receivables Management, LLC, attn: Valerie Smith, PO Box 41021, Norfolk, VA 23541-1021
14279423	+ Email/PDF: rmscedi@recoverycorp.com	Jul 29 2022 00:03:48	Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14278886	+ Email/Text: bankruptcynotices@psecu.com	Jul 28 2022 23:52:00	PA State Employees Credit Union, 1500 Elmerton Avenue, Harrisburg, PA 17110-2990
14278888	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 28 2022 23:52:55	Portfolio Recovery Associates, 120 Corporate Blvd., Ste. 100, Norfolk, VA 23502
14278887	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 28 2022 23:53:03	Portfolio Recovery Associates, P.O. Box 12914,

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14308679	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 29 2022 00:03:48	Norfolk, VA 23541 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14288353	+ Email/Text: bankruptcynotices@psecu.com	Jul 28 2022 23:52:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
14293991	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jul 28 2022 23:52:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14284010	Email/Text: bnc-quantum@quantum3group.com	Jul 28 2022 23:52:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14278889	+ Email/Text: ngisupport@radiusgs.com	Jul 28 2022 23:52:00	Radius Global Solutions LLC, 500 North Franklin Turnpike, Suite 200, Ramsey, NJ 07446-1160
14278891	+ Email/Text: bankruptcy@sccompanies.com	Jul 28 2022 23:52:00	Swiss Colony, 1515 S. 21st Street, Clinton, IA 52732-6676
14321604	+ Email/Text: bncmail@w-legal.com	Jul 28 2022 23:52:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14278892	+ Email/Text: bncmail@w-legal.com	Jul 28 2022 23:52:00	TD Bank USA/Target, P.O. Box 1470, Minneapolis, MN 55440-1470
14278894	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jul 28 2022 23:52:00	Verizon Pennsylvania, 500 Technology Drive, Weldon Springs, MO 63304-2225
14278895	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Jul 29 2022 00:04:03	Wells Fargo Dealer Services, P.O. Box 1697, Winterville, NC 28590-1697
TOTAL: 43			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14278866	*+	Karen D. Miles, 214 Ardmore Avenue, Ardmore, PA 19003-1201
14278865	*+	Michael T. Miles, 214 Ardmore Avenue, Ardmore, PA 19003-1201
14300826	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14469953	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14320858	##+	Embrace Home Loans, Inc., c/o RoundPoint Mortgage Servicing Corp., 5016 Parkway Plaza Blvd, Buildings 6&8, Charlotte, NC 28217-1932
14278890	##+	Roundpoint Mortgage Servicing Corp., 5032 Parkway Plaza, Charlotte, NC 28217-1918

TOTAL: 0 Undeliverable, 4 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 30, 2022

Signature: /s/Gustava Winters

District/off: 0313-2

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2022 at the address(es) listed below:

Name	Email Address
ANTONIO G. BONANNI	on behalf of Creditor Embrace Home Loans Inc. c/o Rushmore Loan Management Services, LLC abonanni@hoflawgroup.com, pfranz@hoflawgroup.com
CHRISTOPHER M. MCMONAGLE	on behalf of Creditor Embrace HomeLoans Inc. cmcmonagle@timoneyknox.com, bkecf@sterneisenberg.com
DANIEL P. JONES	on behalf of Creditor Embrace HomeLoans Inc. djones@sterneisenberg.com, bkecf@sterneisenberg.com
DAVID B. SPITOFISKY	on behalf of Joint Debtor Karen D. Miles spitofskybk@verizon.net spitofskylaw@verizon.net;spitofsky.davidb.r112243@notify.bestcase.com
DAVID B. SPITOFISKY	on behalf of Debtor Michael T. Miles spitofskybk@verizon.net spitofskylaw@verizon.net;spitofsky.davidb.r112243@notify.bestcase.com
KARINA VELTER	on behalf of Creditor Embrace Home Loans Inc. c/o Rushmore Loan Management Services, LLC kvelter@hoflawgroup.com, ckohn@hoflawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KIMBERLY A. BONNER	on behalf of Creditor Truist Finacial Corporation f/k/a Branch Banking &Trust Co. kab@jsdc.com jnr@jsdc.com
REBECCA ANN SOLARZ	on behalf of Creditor Embrace HomeLoans Inc. bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
STEPHEN M HLADIK	on behalf of Creditor Embrace Home Loans Inc. c/o Rushmore Loan Management Services, LLC shladik@hoflawgroup.com, ckohn@hoflawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Michael T. Miles and Karen D. Miles  
Debtor(s)

Case No: 19-11163-elf  
Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 7/28/22